#### Case 17-11413 Doc 1 Filed 04/11/17 Entered 04/11/17 12:59:48 Desc Main Document Page 1 of 64

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Simeon	
First name	First name
Write the name that is on your government-issued	
picture identification (for Middle name	Middle name
example, your driver's license or passport  Lect page	Lost name
Last Harrie	Last name
Bring your picture identification to your Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.	G (C, G,,)
2. All other names you	
have used in the last First name	First name
8 years	
Middle name Include your married or	Middle name
maiden names.  Last name	Last name
Last Hario	Lastriano
First name	First name
Middle name	Middle name
1	- Industrial
Last name	Last name
3. Only the last 4 digits XXX - XX- 4730	xxx - xx-
Security number or OP	OR
federal Individual	
Taxpayer 9 xx - xx- Identification number	9 xx - xx-
(ITIN)	

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D	ebtor 1 Simeon First Name	Serino  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live	2005 O Kinada A A A A	If Debtor 2 lives at a different address:
		8205 S. Kingston Ave.,Apt. 3 Number Street	Number Street
		Chicago Illinois 60617 City State Zip Code	City State Zip Code
		Cook	
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Simeon		Serino	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	se		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		escription of each, see <i>Notice Req</i> ). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about he cashier's check, or m may pay with a credit  I need to pay the fee Individuals to Pay You  I request that my fee judge may, but is not the official poverty lire.	ow you may pay. Typically, if you noney order If your attorney is t card or check with a pre-printer in installments. If you choose our Filing Fee in Installments (Coe be waived (You may request t required to, waive your fee, and that applies to your family siden, you must fill out the Application.	ou are paying the s submitting you ed address. e this option, sig Official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for AA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	V No.  Yes. District  District  District		MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to lir			b you want to stay in your residence?  St You (Form 101A) and file it with

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Serino Debtor 1 Simeon Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor?  $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Simeon
 Serino
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Simeon	NAC al all a N Laura	Serino	Case number (if known)	
Part 6: Answer These Que	Middle Name estions for Reporting I	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts   "incurred by an i   No. Go to lin   Yes. Go to lin   No. Go to lin   No. Go to lin   Yes. Go to lin   Yes. Go to lin	primarily consumer debts ndividual primarily for a per ne 16b. ne 17. primarily business debts? iness or investment or thro ne 16c.	ersonal, family, or househ P. Business debts are debt bugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are	under Chapter 7. Go to line 1 er Chapter 7. Do you estimate paid that funds will be availal	e that after any exempt prop	perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<b>—</b>	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 milli	0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 milli	0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to file of title 11, United Stat under Chapter 7.  If no attorney represer out this document, I h	under Chapter 7, I am awa les Code. I understand the nts me and I did not pay or ave obtained and read the	are that I may proceed, if e relief available under each agree to pay someone who notice required by 11 U.S.	
	I understand making a connection with a ban both. 18 U.S.C. §§ 15	ı false statement, concealir	ng property, or obtaining fines up to \$250,000, or	ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or
	/s/ Simeon Sering		<b>*</b>	
	Signature of Debtor		Signature of D	
	Executed on	4/11/2017 MM / DD / YYYY	Executed or	MM / DD / YYYY

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Debtor 1 Simeon		Serino	Case number (if ki	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	information in the schedu	les filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Megan Holmes		Date	4/11/2017
	Signature of Attorney for	or Debtor	——— MN	M / DD / YYYY
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Simeon		Serino
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)	,		(State)

	Check if	this	is	an
_	amende	d filii	ng	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$8,045.00
1b. Copy line 62, Total personal property, from Schedule A/B	φ0,043.00
1c. Copy line 63, Total of all property on Schedule A/B	\$8,045.00
t 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$9,925.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$5,662.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total liabilities	\$15,587.00
Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	<b>#0.040.00</b>
Copy your combined monthly income from line 12 of Schedule I.	\$2,348.36

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Serino Debtor 1 Simeon \_\_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,944.29 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informa	ation to identify your ca	ase:		-			
					Corino			
Debtor 1	-	Simeon First Name	Middle N	lame	Serino Last Name			
Debtor 2								
(Spouse, if fi	ling)	First Name	Middle N	lame	Last Name			
United Sta	ates Bar	nkruptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber							
Officia	ıl Fo	rm 106A/B						Check if this is an amended filing
			rt.					· ·
		A/B: Prope		-•				12/1
					asset only once. If an asset fits in curate as possible. If two married			
-					is needed, attach a separate shee	t to this fo	orm. On the top of any a	additional pages,
ــــــــــــــــــــــــــــــــــــــ		and case number (if k	•	-	•	or Have :	an Interest In	
			_		r Other Real Estate You Own			
1. Do you		or nave any legal or eq o to Part 2	uitable interest	n an	residence, building, land, or simil	ar proper	.yr	
		here is the property?						
ш	163. V	mele is the property:		\A/I=	at in the more autoff Chank all that are	. I	De wet deduct second	alaima au avanatiana Dut
1.1					at is the property? Check all that app Single-family home	DIY.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street	address, if available, or o	other description	H	Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
				H	Condominium or cooperative		Current value of the	Current value of the
				Ħ	Manufactured or mobile home		entire property?	portion you own?
	Niversia	ou Ohus at		Ħ	Land			
	Numb	er Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
	,	2.5	_р	Ш			Check if this is co	mmunity property
				Who one	has an interest in the property?	Check	(see instructions)	
					Debtor 1 only		Ц	
				П	Debtor 2 only			
				Ħ	Debtor 1 and Debtor 2 only			
					At least one of the debtors and anoth	er		
					er information you wish to add abo	ut this ite	em, such as local	
16		. b	at the same	pro	perty identification number:			
if you	own or	have more than one, lis	st nere:	Wh:	at is the property? Check all that app	alv	Do not deduct secured	claims or exemptions. Put
1.2					Single-family home	., .	the amount of any secu	red claims on Schedule D:
	Street	address, if available, or o	other description	П	Duplex or multi-unit building			ims Secured by Property.
				Ħ	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			
	Numb	er Street			Land		Describe the nature of	f vour ownership
				Щ	Investment property		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Timeshare Other		the entireties, or a life	e estate), if known.
				Ш			Check if this is co	mmunity property
				Who one	o has an interest in the property?	Check	(see instructions)	
					Debtor 1 only		Ц	
				$\equiv$	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
					At least one of the debtors and anoth	er		
					er information you wish to add abo	out this ite	em, such as local	
				pro	perty identification number:			

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Street address, if available, or other description	Debtor 1			Serino	Case numbe	r (if known)	
Street address, if available, or other description		First Name	Middle Name	Last Name			
Number Street    Investment property   Investment   Investment property   Investment   In		et address, if available, or ot	[	Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	pply.	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule D: ims Secured by Property.  Current value of the
Who has an interest in the property? Check one.   Gee instructions   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 3 and Debtor 2 only   Debtor 3 and Debtor 2 only   Debtor 3 and Debtor 3 only   Debtor 3 and Debtor 3 only   Debtor 3 only   Debtor 3 only   Debtor 4 only   Debtor 3 only   Debtor 4 only   Debtor 4 only   Debtor 5 only   Debtor 5 only   Debtor 5 only   Debtor 5 only   Debtor 6 one.   Debtor 6 one.   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 3 only   Debtor 3 only   Debtor 4 only   Debtor 5 only   Debtor 5 only   Debtor 6 one.   Do not deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any			Zip Code	Investment property Timeshare	_	interest (such as fee s	imple, tenancy by
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.    Part 2:   Describe Your Vehicles			[ [ [ ]	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Other information you wish to add a	ther	(see instructions)	mmunity property
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No			rtion you own for a	all of your entries from Part 1, inclu	ding any entrie	s for pages	
3.1 Make   Chevrolet   Impala   2007   Approximate mileage:   142000   Debtor 1 only   Debtor 2 only   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 3 only   Current value of the entire property? Check one.   Check if this is community property (see instructions)   Debtor 1 only   Debtor 1 only   Current value of the entire property?   Se675.00   Se675.00   Secured claims or exemptions. Put the amount of any secured claims or	Do you ow you own th 3. Cars, va	rn, lease, or have legal or nat someone else drives. If y ns, trucks, tractors, sport ut	equitable interest you lease a vehicle,	also report it on Schedule G: Executory	-	-	
Approximate mileage: 14200  Other information: Debtor 2 only Debtor 1 and Debtor 2 only Se675.00  At least one of the debtors and another Secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Approximate mileage: Debtor 1 only Current value of the entire property? \$6675.00  Other information: Debtor 1 only Current value of the entire property? \$6675.00  Current value of the entire property? \$6675.00  Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Other information: Debtor 1 and Debtor 2 only Current value of the entire property?		Make Model:	Impala 2007	one.	erty? Check	the amount of any secu	ured claims on Schedule D:
instructions)  Who has an interest in the property? Check one. Year: Approximate mileage: Other information:  Debtor 1 only Debtor 2 only Debtor 2 only  At least one of the debtors and another Check if this is community property (see		Other information:	142000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		entire property?	portion you own?
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Current value of the entire property?  portion you own?  Check if this is community property (see	3.2	Model: Year:				the amount of any secu	ured claims on Schedule D:
		-		Debtor 1 and Debtor 2 only  At least one of the debtors and Check if this is community p			

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,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Simeon		Serino	Case number	ei (ii kriowii)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model: Year:		One.			red claims on <i>Schedule</i> hims Secured by Property
	Approximate mileage:		Debtor 1 only			, , ,
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
	mples: Boats, trailers, motors	•	instructions) er recreational vehicles, other in fishing vessels, snowmobiles,	•		
Exa	mples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessor	Do not deduct secured	claims or exemptions. P red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors No Yes Make	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	•
Exar	mples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only  Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor	property? Check  nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	property? Check  nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor Check if this is communication.	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor constructions)	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P hered claims on Schedule
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property  Current value of the portion you own?
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one.	property? Check  nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P hered claims on Schedule
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 or Debtor 1 only	property? Check  Inly Its and another Inity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule lims Secured by Property  Current value of the portion you own?  claims or exemptions. P limed claims on Schedule lims Secured by Property
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 on At least one of the debtor check if this is communicative instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 only  Debtor 1 and Debtor 2 or Debtor 2 or Debtor 1 only	property? Check  Inly Its and another Inity property (see Inity property? Check  Inly Its and another Inity property? Check  Inly Its and another Instructions are and another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the

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Serino Debtor 1 Simeon Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$440.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$260.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1000.00 for Part 3. Write that number here .....

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Serino Debtor 1 Simeon Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$20.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: Bank of America \$350.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Simeon		Serino	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotials include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II		. thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	10 t, Ethor, 100gh, 101(tty, 100(b)	, timit ouvingo dooodina	s, or other perioder or profit entaining plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:	_		
		•			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements companies, or others  No	prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	_		
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No  Yes	Issuer name and description:			

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Debt	tor 1 Simeon	Serino	Case number (if known)	
0.4		dle Name Last Name		
24.	Interests in an education IRA, in an a 26 U.S.C. §§ 530(b)(1), 529A(b), and 5	account in a qualified ABLE program, or under a 29(b)(1).	a qualified state tuition program.	
	No Institution name and des	scription. Separately file the records of any interests.	11 U.S.C. § 521(c):	
25.	Trusts, equitable or future interests i	in property (other than anything listed in line 1)	, and rights or powers	
	exercisable for your benefit  No			
	Yes. Describe			
26.		de secrets, and other intellectual property sites, proceeds from royalties and licensing agreements	ents	
	✓ No  Yes. Describe			
27.		eral intangibles censes, cooperative association holdings, liquor lice	nses, professional licenses	
	✓ No  Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property owed to you?  Tax refunds owed to you			portion you own? Do not deduct secured
				portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No  — Yes. Give specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon	y, spousal support, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years		State:  Local:  vorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon		State:  Local:  vorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon		State:  Local:  vorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon		State: Local:  vorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon  ✓ No  Yes. Give specific information		State: Local:  Vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon  ✓ No  Yes. Give specific information	y, spousal support, child support, maintenance, div	State: Local:  Vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  ✓ Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon  ✓ No  ✓ Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insur Social Security benefits; unpaid	y, spousal support, child support, maintenance, div	State: Local:  Vorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>-</sup>	tor 1 Simeon		Serino	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		alth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insuran of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property of the following property because someone No Yes. Describe	a living trust, expect		ry, or are currently entitled to receive	
33.	Claims against third part		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and un to set off claims  No Yes. Describe	liquidated claims of	every nature, including counter	claims of the debtor and rights	
35.	Any financial assets you  No Yes. Describe	did not already list			
36.		-	m Part 4, including any entries fo		\$370.00
Part	_			nterest In. List any real estate in Pa	rt 1.
37.	No. Go to Part 6.  Yes. Go to line 38.	egal or equitable in	terest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or o	commissions you alr	eady earned		or oxomptions
	Yes. Describe				
39.	<u> </u>		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	Yes. Describe				

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Debt	tor 1 Simeon	Serino	Case number (if known)	
	First Name Middle Nam	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your	trade	
	<b></b> No			
	<u> </u>			
	Yes. Describe			
41	Inventory			
41.	inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			_
43. <b>(</b>	Customer lists, mailing lists, or other compil	ations		
	<b>✓</b> No			
	Yes. Do your lists include personally identif	fiable information (as defined in 11 U.S.	C 8 101(41A))?	
	List 20 year lists instage personally labeled		G. 3 . G. ( , y <sub>j</sub> ) .	
	No			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
	<b>✓</b> No			
	Yes. Give specific			
	information	-		<del></del>
				<del></del>
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for pa	ges you have attached	
for Pa	art 5. Write that number here			
<u></u>	D 1 A . E 10			
Part	Describe Any Farm- and Commerce If you own or have an interest in farmland, list		ou Own or Have an Interest In.	
	ii you own or have an interest in farmand, list	it iii Fait I.		
46.	Do you own or have any legal or equitable i	interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Farm animala			or exemptions
47.	Farm animals  Examples: Livestock, poultry, farm-raised fish			
	Livestock, poultry, lattit-taised listi			
	<b>✓</b> No			
	Yes. Describe			

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Debt	tor 1 Simeon First Name	Middle Name	Serino Last Name	Case number (if known)	
48.	Crops-either growing of		Last Ivame		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixtu	res, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.		rcial fishing-related property you did	not already list		
	✓ No Yes. Describe				
		I of your entries from Part 6, includir		ou have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Inter	est in That You Did No	t List Above	
53.		perty of any kind you did not already s, country club membership	list?		
	✓ No	s, country dub membership			
	Yes. Give specific				
	information				
					·
54. A	dd the dollar value of al	I of your entries from Part 7. Write th	nat number here		<b>&gt;</b>
		•			
Part 8	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		▶	<del></del>
56. <b>p</b>	oart 2 total vehicles, line	e 5	\$6675.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1000.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$370.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$8045.00	Copy personal property total ▶	+ \$8045.00
				-	\$8045.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

	Case 17-11413		ed 04/11/17 ocument	Entered 04 Page 20 of 6	1/11/17 12:59:48 64	Desc Main
Fill in this inf	ormation to identify your cas	e:				
Debtor 1	Simeon		Serino			
Debtor 2	First Name	Middle Name	Last Nam	ne		
(Spouse, if filing)	First Name	Middle Name	Last Nam	ne		
United States	Bankruptcy Court for the:	lorthern	District of Illino	ois		
Case numbe	r		(Sta	te)		
(If known)	•					_
Officia	Form 106C					Check if this is an amended filing
	lle C: The Prope	rty You Claiı	m as Exem	npt		12/15
information as exempt.		isted on <i>Schedule i</i> Il out and attach to	A/B: Property (O this page as ma	fficial Form 106	√B) as your source, lis	for supplying correct at the property that you claim a necessary. On the top of any
state a spe the amount tax-exempt under a lav	cific dollar amount as ex t of any applicable statut t retirement funds—may	empt. Alternatively ory limit. Some exc be unlimited in do on to a particular d	y, you may clair emptions—sucl llar amount. Ho ollar amount ar	n the full fair ma h as those for he owever, if you cla	arket value of the pro ealth aids, rights to re aim an exemption of	One way of doing so is to perty being exempted up to ceive certain benefits, and 100% of fair market value lined to exceed that amount,
Part 1: Ide	entify the Property You C	Claim as Exempt				
1. Which	set of exemptions are you cl	aiming? Check one or	nly, even if your spe	ouse is filing with yo	ou.	
✓ Yo	u are claiming state and fede	eral nonbankruptcy e	xemptions. 11 U.S	S.C. § 522(b)(3)		
□ V <sub>2</sub>		11 II O O C C	00/1-1/01			

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$260.00 description: **✓** \$260.00 Misc. Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$440.00 description: \$440.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit 06 Schedule A/B: Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

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Debtor 1 Simeon Serino Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$20.00 description: **✓** \$20.00 Checking account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$350.00 description: **✓** \$350.00 Savings account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(c); 735 ILCS \$6,675.00 description: 5/12-1001(b) \$0 Chevrolet Impala, 2007, 100% of fair market value, up to any 2007 Chevrolet Impala applicable statutory limit

Line from

Schedule A/B:

03

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		D	ocument Page 22 or	04		
Fill in this in	nformation to identify your ca	ase:				
Debtor 1	Simeon		Serino			
Dobto: 1	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filir	ng) First Name	Middle Name	Last Name			
United Stat	es Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case numb	per		(Glate)			
(If known)						
Officia	al Form 106D				Ш	Check if this is an amended filing
		oro Who Ho	va Claima Sagur	nd by Dran	ortv	· ·
Scried	dule D. Credit	ors who ha	ve Claims Secure	ed by Prop	erty	12/15
more space			le are filing together, both are equ mber the entries, and attach it to t	•		
	ny creditors have claims se	ecured by your prope	tv?			
	•		with your other schedules. You hav	ve nothing else to rep	ort on this form	
=	es. Fill in all of the information		mar your carlor correctaice. For have	o nouning olde to rep	ore ore and form.	
		ii below.				
Part 1: L	ist All Secured Claims					
sepa	art 2. As much as possible, list	han one creditor has a pa	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 TUR	NER ACCEPTANCE CRP	<b>.</b>		\$9,925.00	\$6,675.00	\$3,250.00
Credi	tor's Name		that secures the claim:			φο,200.00
	0 N WESTERN AVE lumber Street	2007 Chevrolet Impala	e, the claim is: Check all that apply.			
	diffue Street	Contingent	, the olaim is: officer all that apply.			
CHI	CAGO IL 6062521	H				
City	State ZIP Code	Disputed				
	owes the debt? Check one.	ш .	all the at the sale.			
	Debtor 1 only	Nature of lien. Check				
	Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only		n as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	n a lawsuit			
	Check if this claim relates to a community debt	Other (including a				
	e debt was	Last 4 digits of accou	ınt number 1105			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$9,925.00

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Fill ir	n this inforr	nation to identify your c	ase:			
Debt	or 1	Simeon		Serino		
		First Name	Middle Name	Last Name		
Debt						
(Spou	ise, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
(If kno	number wn)	-			<del>_</del>	
Off	icial Fo	orm 106E/F				Check if this is an amended filing
						_
Sc	hedu	ıle E/F: Cre	editors Who	Have Unseco	ured Claims	12/15
other Form claim the e know	party to a 106A/B) a is that are ntries in th	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Uni- creditors Who Hold Claims	t could result in a claim. Als expired Leases (Official For s Secured by Property. If mo	so list executory contracts m 106G). Do not include an ore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cr	editors have priority un	secured claims against y	/OII?		
	-	io to Part 2.	occurou cianno agamer,	, 0		
	Yes.					
2.	listed, iden As much a	tify what type of claim it is possible, list the claims	is. If a claim has both priori in alphabetical order accor	ty and nonpriority amounts, li	st that claim here and show b you have more than two pric	arately for each claim. For each claim oth priority and nonpriority amounts. writy unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Simeon Serino Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ATG CREDIT \$1,303.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2015 1700 W CORTLAND ST STE 2 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60622 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes City of Chicago Parking 4.2 \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 Chicago Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Due Is the claim subject to offset? **✓** No **COMMONWEALTH FINANCIAL** \$514.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2015 245 Main St Street Number As of the date you file, the claim is: Check all that apply. Contingent Scranton Pennsylvania 18519 Unliquidated State City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL No Other. Specify \_ PAYMENT DATA Yes

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Debtor 1 Simeon Serino Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	MIDLAND FUNDING Nonpriority Creditor's Name 8875 AERO DR STE 200 Number Street	Last 4 digits of account number 2187  When was the debt incurred? 1/2014  As of the date you file, the claim is: Check all that apply.	\$550.00
	SAN DIEGO California 92123 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 001 UnknownLoanType	
4.5	OAC Nonpriority Creditor's Name PO BOX 500 Number Street  BARABOO Wisconsin 53913 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number 0318  When was the debt incurred? 5/2015  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	\$108.00
4.6	REGIONAL RECOVERY SERV  Nonpriority Creditor's Name 5250 S HOMAN AVE  Number Street  HAMMOND Indiana 46320 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	Last 4 digits of account number 4457 When was the debt incurred? 7/2013  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$187.00

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Debto	or 1 Simeon First Name		Middle Name	Serino Last Name	Case nu	umber (if known)
Part 3	3: List Others t	o Be Notified A	bout a Debt That	t You Already List	ed	
c	collection agency	is trying to colle here. Similarly, i	ct from you for a de f you have more tha	bt you owe to some	one else, list the or ny of the debts that	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
-	HARRIS & HARRIS Name	LTD		On which ent	ry in Part 1 or Part	2 did you list the original creditor?
	111 W JACKSON E	3LVD S-400		Line 4.2	of (Check	Part 1: Creditors with Priority Unsecured Claims
-	Number Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims
(	CHICAGO	Illinois	60604	Last 4 digits of	of account number	
-	City	State	Zip Code			

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Debtor 1 Simeon Serino Case number (if known)

First Nar	ne Middle Name Last Name				
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim				
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purposes only Total claims	y. 28 U.S.C. §159.	
Total claims	6a. Domestic support obligations.	6a.	\$0.00		
nom r art i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$5,662.00		
	6j. Total. Add lines 6f through 6i.	6i.	\$5,662.00		

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Fill in this information to identify your case:						
Debtor 1	Simeon		Serino			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(Grato)			

Off	ficial	Form	106G
$\mathbf{v}$	HOIGI	1 01111	1000

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Pe	erson or comp	any with whom you have	the contract or lease	State what the contract or lease is for
	WPD Manageme Name	nt		Residential Lease, Debtor is Lessee, Yearly Lease
1	PO Box 377950			,
į	Number	Street		
(	Chicago	Illinois	60637	
7	City	State	Zip Code	

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Fill in this info	rmation to identify your c	ase:			
Debtor 1	Simeon		Serino		
	First Name	Middle Name	Last Name		
Debtor 2	<del></del>				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
					Check if this is an
Ott: -: -1	Causa 40011				amended filing
Omiciai	Form 106H				
Schadul	e H: Your Cod	lehtors			12/15
Concadi	C III. I Odi Ooc	CDIOIS			12/10
No Yes  2. Within the Idaho, Lo	e last 8 years, have you uisiana, Nevada, New Mex Go to line 3. . Did your spouse, forme No	lived in a community proice, Puerto Rico, Texas, Werspouse, or legal equiva	ashington, and Wisconsin.)	Commun.	ity property states and territories include Arizona, California, ne name and current address of that person.
Ш	Yes. In which communit	y state or territory did yo	u live?	Fill in th	ie name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ıivalent		
	Number Street				
	City	State	Zip Code	<u>—</u>	
0 1- 0-1	and that all actions is the	same Demost College			in Elimoniah unu linkaha asasa da ada da a
	•		•		use is filing with you. List the person shown in line 2 d the creditor on Schedule D (Official Form 106D),

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		D0	cument i	age 30 01 04		
Fill in this ir	nformation to identify	your case:				
Debtor 1	Simeon		Serino			
20010.	First Name	Middle Name	Last Name	Che	ck if this is:	
Debtor 2					An amended filing	
(Spouse, if filing	g) First Name	Middle Name	Last Name		_	
the:	s Bankruptcy Court for	Northern	District of Illinois (State)		A supplement showing post-p expenses as of the following d	
Case numbe (If known)	r			ī	MM / DD / YYYY	
Official	Form 106I					
Schedu	ıle I: Your In	come				12
spouse. If m number (if k		d, attach a separate she ry question.			not include information al onal pages, write your na	
1. Fill in yo informat	ur employment		Debtor 1		Debtor 2	
		Employment status	<b>Employed</b>		Employed	
	ve more than one job, separate page with		Not Employed		Not Employed	
information employer	on about additional	Occupation	_		_	
	ert time, seasonal, or	Employer's name	Pen Boys - Mar	nny, Moe & Jack of CA, Inc.		
self-empl	oyed work.	Employer's address			-	
	on may include student maker, if it applies.	Employer's address	Number Street	eny Avenue	Number Street	
				Pennsylvania19132	City State	Zip Code
		How long employed there?	City 1 year	State Zip Code	_ City State	Zip Code
	ive Details About M					
spouse unle	ess you are separated.	-	·		vrite \$0 in the space. Include to that person on the lines below	
	e, attach a separate she			For Debtor 1	For Debtor 2 or	,
				FOI DEDIOF I	non-filing spouse	
		ary, and commissions (before, calculate what the monthly		\$2,901.28		
3. Estima	te and list monthly ove	rtime pay.	3.	+ \$0.00		
4 Calcul	ate gross income Add I	line 2 ± line 3	<sub>4</sub> [	\$2,001,20		

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Debtor		Serino	Case numbe	er (if	
	First Name Middle Name L	_ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	y line 4 here	<b>→</b> 4.	\$2,901.28		
	all payroll deductions:				
5a. '	Tax, Medicare, and Social Security deductions	5a.	\$698.34		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. '	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f. <b>[</b>	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	_ 5h. +	\$0.00 +	- <u></u>	
6. <b>Add</b> +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$698.34		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$2,202.94		
8. List	all other income regularly received:				
l	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	a			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
8e. 9	Social Security	8e.	\$0.00		
       	Other government assistance that you regularly receive nclude cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify:	8f.	\$0.00		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify: Pro-rated Tax Refund	8h. +	\$145.42 +		
	<b>all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	+ 8h. 9.	\$145.42		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$2,348.36	=	\$2,348.36
Inclu frien	te all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ds or relatives.  not include any amounts already included in lines 2-10 or amounts.	household, your d	ependents, your roomr		
Spe	cify:			11.	+ \$0.00
	d the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sur				\$2,348.36
13. <b>Do</b>	you expect an increase or decrease within the year after y	you file this form?			Combined monthly income
	No.  Yes. Explain:				

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		Doci	ument Page 32 of 6	4		
Fill in this infor	mation to identify y	our case:				
Debtor 1	Simeon		Serino			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States I	Bankruptcy Court fo	r the: Northern	District of Illinois (State)	A supplement s expenses as of		petition chapter 13 date:
Case number (If known)				MM / DD / YYY	<del>/</del>	
Official	Form 106	SJ				
Schedul	e J: Your E	xpenses				12/15
information. If		ded, attach another sheet to this	re filing together, both are equals s form. On the top of any addition			
Part 1: Des	cribe Your Hous	sehold				
1. Is this a join	int case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live i	n a separate household?				
] [	No					
	Yes. Debtor 2 m	ust file Official Forms 106J-2, Expe	nses for Separate Household of Deb	otor 2.		
2. Do you hav	re dependents?	No				
	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	-	endent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2 Child	<b>age</b> 3 months	with you?	
			Offiid	0 1110111113	✓ Yes.	
	penses include	✓ No				
than	n people other	<u>-</u>				
yourself an dependent	-	Yes				
Part 2: Esti	mate Your Ongo	oing Monthly Expenses				
_	of a date after the		you are using this form as a supp pplemental Schedule J, check th	•		
	•	non-cash government assistance ded it on <i>Schedule I: Your Incom</i> e	•			Your expenses
	I or home ownershor the ground or lot.		nclude first mortgage payments and		4.	\$700.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, o	or renter's insurance			4b.	\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4c.

4d.

\$0.00

\$0.00

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Debtor 1 Simeon Serino Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$268.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$160.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$330.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$75.00
10. Personal care products and services	10.	\$70.00
11. Medical and dental expenses	11.	\$0.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments</li> </ol>	12.	\$270.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$100.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	.0	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		** **
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d 20e	\$0.00
	208	φυ.υυ

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1	Simeon		Serino	Case number (if known)		
	First Name	Middle Name	Last Name			
21. <b>Othe</b>	r. Specify:				21	\$0.00
00 Cala	ulata wasuu maanthiis ass					
	ulate your monthly ex	•				\$1,973.00
	Add lines 4 through 21.					\$0.00
		expenses for Debtor 2), if any,				\$1,973.00
		he result is your monthly exp	enses.		22.	
23.Calcu	late your monthly net	income.				
23a. (	Copy line 12 (your com	bined monthly income) from	Schedule I.		23a	\$2,348.36
23b.	Copy your monthly exp	enses from line 22 above.			23b	\$1,973.00
		expenses from your monthly in	ncome.			\$375.36
	The result is your montl	hly net income.			23c	
mort		to finish paying for your car I ise or decrease because of a r				
	,					

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Simeon		Serino	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)				

#### Official Form 106Dec

#### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?	
	<b>✓</b> No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Simeon Serino	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 4/11/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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-ill in this info	rmation to identify you	ur case:					
Debtor 1	Simeon		Serino				
	First Name	Middle	Name Last Nam	е			
Debtor 2 Spouse, if filing)	First Name	Middle	Name Last Nam	<u> </u>			
nited States	Bankruptcy Court for the	ne: <u>Northern</u>	District of Illino				
ase number			(Stat	e)			
known)							Check if this
)fficial	Form 107						amended filir
tateme	ent of Financ	ial Affairs f	for Individuals	Filing for Ba	nkrupt	су	1
			narried people are filing				
	If more space is ned nown). Answer even		parate sheet to this form	. On the top of any	additional	pages, write	your name and case
	,	, 4					
Part 1: Giv	e Details About Yo	ur Marital Status	and Where You Lived	Before			
. What is	s your current marital	etatue?					
	s your current mantai	status:					
		status:					
<b>–</b>	arried	status:					
<b>–</b>		status:					
✓ No	arried ot married		e other than where you liv	ve now?			
✓ No	arried ot married the last 3 years, have		e other than where you liv	re now?			
During	arried ot married the last 3 years, have	e you lived anywher	e other than where you liv st 3 years. Do not include v				
During	arried ot married the last 3 years, have	e you lived anywher	-				
During No	arried ot married the last 3 years, have	e you lived anywher	-				Dates Debtor 2 lived
During No	arried of married the last 3 years, have o s. List all of the places	e you lived anywher	st 3 years. Do not include v	vhere you live now.			Dates Debtor 2 lived there
During No	arried of married the last 3 years, have o s. List all of the places	e you lived anywher	st 3 years. Do not include v	vhere you live now.	or 1		
During No Ye	arried of married the last 3 years, have o ss. List all of the places whether 1:	e you lived anywher	st 3 years. Do not include v	where you live now.  Debtor 2:	or 1		there
During No Ye	arried of married the last 3 years, have o s. List all of the places	e you lived anywher	st 3 years. Do not include v	where you live now.  Debtor 2:	or 1		there
During No Ye	arried of married the last 3 years, have s. List all of the places btor 1:	e you lived anywher	ot 3 years. Do not include we be a part of the part of	Debtor 2:  Same as Debto	or 1		there Same as Debtor 1
During  No Ye	arried of married the last 3 years, have s. List all of the places btor 1: 40 S. Paxton imber Street	e you lived anywherd	Dates Debtor 1 lived there  From 01/2012	Debtor 2:  Same as Debto	or 1		there Same as Debtor 1 From
During  No Ye	arried of married the last 3 years, have ones. List all of the places betor 1:  40 S. Paxton amber Street licago Illinois	e you lived anywher	Dates Debtor 1 lived there  From 01/2012	Debtor 2:  Same as Debtor  Number Street		Zip Code	there Same as Debtor 1 From
During  No Ye  De	arried of married the last 3 years, have ones. List all of the places betor 1:  40 S. Paxton amber Street dicago Illinois	e you lived anywheres you lived in the las	Dates Debtor 1 lived there  From 01/2012	Debtor 2:  Same as Debtor  Number Street	State .	Zip Code	there Same as Debtor 1 From
During  No Ye  De	arried of married the last 3 years, have ones. List all of the places bettor 1:  40 S. Paxton amber Street  licago Illinois by State	e you lived anywheres you lived in the las	Dates Debtor 1 lived there  From 01/2012 To 03/2017	Debtor 2:  Same as Debto  Number Street  City S  Same as Debto	State .	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
During  No Ye  De	arried of married the last 3 years, have ones. List all of the places betor 1:  40 S. Paxton amber Street dicago Illinois	e you lived anywheres you lived in the las	Dates Debtor 1 lived there  From 01/2012 To 03/2017  From	Debtor 2:  Same as Debtor  Number Street	State .	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From
During  No Ye  De	arried of married the last 3 years, have ones. List all of the places bettor 1:  40 S. Paxton amber Street  licago Illinois by State	e you lived anywheres you lived in the las	Dates Debtor 1 lived there  From 01/2012 To 03/2017	Debtor 2:  Same as Debto  Number Street  City S  Same as Debto	State .	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
During  No Ye  De	arried of married  the last 3 years, have on the last 4 years, have on	e you lived anywheres you lived in the las	Dates Debtor 1 lived there  From 01/2012 To 03/2017  From	Debtor 2:  Same as Debtor  Number Street  City Same as Debtor  Number Street	State :	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From

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Serino

Debtor 1 Simeon Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$9678.08 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$20000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$15000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Serino Debtor 1 Simeon Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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	Simeon			Ser		Case number	(if known)
	First Name		Middle Name	Last	t Name		
id po en	ers include your orations of which	relatives; a n you are a for a busin	iny general partner in officer, director, less you operate a	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
	No						
]	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Ī	nsider's Name						
1	Number Street						
(	City	State	Zip Code				
-	a sideale Neas						
-	nsider's Name						
1	Number Street						
_							
(	City	State	Zip Code				
nsid nclud	er? de payments on	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an  Reason for this payment  Include creditor's name
ī	nsider's Name						
_							
1	Number Street						
	varibor otroct						
=	City	State	Zip Code				
(	Dity	State	Zip Code				
Ī	City nsider's Name	State	Zip Code				
Ī	Dity	State	Zip Code				
- - -	City nsider's Name	State	Zip Code				

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Serino Debtor 1 Simeon Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2007 Chevrolet Impala 03/23/2017 \$0 TURNER ACCEPTANCE CRP Creditor's Name Explain what happened 4450 N WESTERN AVE Number Street Property was repossessed. Property was foreclosed. **CHICAGO** Illinois 606252115 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Simeon		Serino	Case number (if known)		
		First Name	Middle Name	Last Name			
11.			ı filed for bankruptcy, did a ke a payment because you		pank or financial institution,	set off any amou	ints from your
	<b>✓</b>	No Yes. Fill in the details.					
		•		Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
12	\A/i+	City Star	•	w of your proporty in the	possession of an assignee fo	r the benefit of c	proditors a court-
12.			todian, or another official?	y or your property in the	possession of an assignee fo	r the benefit of t	creditors, a court-
		No Yes					
Part	5:	List Certain Gifts ar	nd Contributions				
13.	Wi	ithin 2 years before you	ı filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600	per person?	
	<b>∠</b>	No Yes. Fill in the details	for each gift.				
		Gifts with a total valu per person	ue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You 0	Gave the Gift				
		Number Street					
		City Star	te Zip Code				
		Person's relationship to	o you				
		Person to Whom You (	Gave the Gift				
		Number Street					
		City Star Person's relationship to	•				

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	Simeon	Serino	Case number (if known)	
	First Name Middle Name	Last Name		
Wit	thin 2 years before you filed for bankruptcy, o	did you give any gifts or contributior	s with a total value of more than \$6	600 to any charity?
<b>~</b>	No			
Ě	ı   Yes. Fill in the details for each gift or contrib	aution		
ш	res. I ill ill the details for each gift of contrib	oduon.		
	Gifts or contributions to charities	Describe what you contribut		Value .
	that total more than \$600		contributed	
				_
	Charity's Name			
		<u></u>		
	Number Street			
	City State Zip Code			
6:	List Certain Losses			
Wit	hin 1 year before you filed for bankruptcy or	since you filed for bankruptcy, did y	ou lose anything because of theft, f	ire, other disaster, or
gar	nbling?			
<b>V</b>	No			
H	Yes. Fill in the details.			
Ш				
	Describe the property you lost and	Describe any insurance cover		
	how the loss occurred	Include the amount that insura		lost
		pending insurance claims on line A/B: Property.	ne 33 of <i>Scheaule</i>	
		горену.		
7:	List Certain Payments or Transfers			
	out seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparers		ices required in your bankruptcy.	
			ices required in your bankruptcy.	
	lude any attorneys, bankruptcy petition preparers		ices required in your bankruptcy.	
□	lude any attorneys, bankruptcy petition preparers  No	s, or credit counseling agencies for serv		ent Amount of
□	lude any attorneys, bankruptcy petition preparers  No			ent Amount of payment
□	lude any attorneys, bankruptcy petition preparers  No	or credit counseling agencies for serversely.  Description and value of any	property Date payme	
□	lude any attorneys, bankruptcy petition preparers  No	or credit counseling agencies for serversely.  Description and value of any	property Date payme or transfer	
□	lude any attorneys, bankruptcy petition preparers  No  Yes. Fill in the details.	Description and value of any transferred	property Date payme or transfer was made	payment
□	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any transferred	property Date payme or transfer was made	payment
	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid Number Street  City State Zip Code	Description and value of any transferred	property Date payme or transfer was made	payment

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Debtor	r 1 Simeon	Serino	Case number (if known)	
	First Name Middle Name	e Last Name		
h	Within 1 year before you filed for bankruptcy nelp you deal with your creditors or to make you not include any payment or transfer that you	e payments to your creditors?	our behalf pay or transfer any property to any	yone who promised to
[	No Yes. Fill in the details.			
L	1 oc. 1 iii ii i a lo dotalio.	Description and value of	Doto	Amount of novement
		Description and value of transferred	any property Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			
	City State 7in Coo			
	City State Zip Coo	ie		
a [	and transfers that you have already listed on this  No  Yes. Fill in the details.			
		Description and value of property transferred	any Describe any property or payments received or debts pai in exchange	Date d transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Coc Person's relationship to you	de .		
	Person Who Received Transfer			
	Number Street			
	City State Zip Coc Person's relationship to you	de		
<b>b</b>	peneficiary? These are often called asset-protection devices.		a self-settled trust or similar device of which	n you are a
Ŀ	✓ No  Yes. Fill in the details.			
L	res. Fill in the details.	Description and value o	f the property transferred	Date transfer was made
	Name of trust			

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Serino Debtor 1 Simeon Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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ebtor 1	Simeon		rino	Cas	se number (if known)	
	First Name Middle Name		st Name			
art 9:	Identify Property You Hold or Control	for Someone	e Else			
3. Do	you hold or control any property that some	one else owns?	Include any	property you be	orrowed from, are storing for, or hold in	trust for
	neone.			proporty you a		
	No					
<b>✓</b>	Yes. Fill in the details.					
ш	res. I iii ii i ii le detaiis.	340			B	Wal .
		wnere is th	e property?		Describe the contents	Value
	Owner's Name	NumberStre	et			
						-
	Number Street					
		Cit.	Ctata	7:- O		
		City	State	Zip Code		
	City State Zip Code					
- 10·	Give Details About Environmental In	formation				
rt 10:	GIVE DETAILS ADOUT ETIVITOTITIETITAT ITT	iorinadon				
r the p	ourpose of Part 10, the following definitions app	oly:				
■ <i>E</i>	Environmental law means any federal, state, or lo	ocal statute or re	gulation cond	erning pollution,	contamination, releases of	
	azardous or toxic substances, wastes, or mater					
ır	ncluding statutes or regulations controlling the o	cleanup of these	substances,	wastes, or materi	iai.	
	Site means any location, facility, or property as d		y environmen	tal law, whether y	you now own, operate, or utilize it	
Ü	er used to own, operate, or utilize it, including d	isposai sites.				
	<i>dazardous material</i> means anything an environm oxic substance, hazardous material, pollutant, c			ous waste, hazar	rdous substance,	
	•					
eport a	ll notices, releases, and proceedings that you ke	now about, rega	rdless of whe	en they occurred.		
						_
. Has	s any governmental unit notified you that yo	ou may be ilable	e or potentia	illy liable under	or in violation of an environmental laws	•
✓	No					
	Yes. Fill in the details.					
		Governmen	tal unit		Environmental law, if you know it	Date of
						notice
	Name of site	Government	al unit			
		-				
	Number Street	NumberStree	et			
		City	State	Zip Code		
	<u></u>	City	State	Zip Code		
	City State Zip Code					
IJ٨٠	yo you notified any governmental unit of an	v rologes of ba-	ardous ms+	vrial?		
па	ve you notified any governmental unit of any	y icicase Ui ild2	.a. uvus iiidle	ziidi:		
✓	No					
	Yes. Fill in the details.					
		Governmen	tal unit		Environmental law, if you know it	Date of
						notice
	Name of site	Government	al unit			
			diiit			
	Number Street	NumberStree	et			
					T. Control of the Con	
		O:+ ·	Ot - 1 -	7:- 0 - 1 -		
		City	State	Zip Code		

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Debt		Simeon			Serino	Case nur	mber (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a part	y in any judic	ial or administr	rative proceeding under	r any environmental la	aw? Include settlements and order	rs.
	Ħ	Yes. Fill in the det	tails.					
	_				Court or agency	Na	ature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
		la			City State	Zip Code		_
					onnections to Any Bu			
27.	Witl	nin 4 years before	you filed for	bankruptcy, dic	l you own a business or	have any of the follow	wing connections to any business?	•
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	oility company (L o naging executiv	ade, profession, or othe LC) or limited liability pa	artnership (LLP)	ne or part-time	
		An owner of	at least 5% c	of the voting or e	equity securities of a cor	poration		
		No. None of the a	shava applia	o Co to Port 10				
						husinaaa		
	Ш	res. Check all the	ат арріу аро	ve and illi in the	details below for each I			
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	—	ant or bookkeeper		
		Oity	State	Zip Gode			From To	
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code		C. SCOMMODO	From To	

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Deb	tor 1 Simeon			Serino	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or	rs before you filed on the contract of the con	for bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill	n the details below	·.		
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
			210 0000		
Part	Sign B	elow			
t	true and corre a bankruptcy (	ct. I understand the	at making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	>	/s/ Simeon Se	erino		×
		Signature of Deb	tor 1		Signature of Debtor 2
		Date 4/11/2017			Date
ſ	Did you attach	additional pages	to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
[	<b>✓</b> No				
	Yes				
[	Did you pay or	agree to pay some	one who is not an at	torney to help you fill out b	ankruptcy forms?
[	<b>✓</b> No				
[	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

ln ro	Simeon Serino	Northern Distric	Case No.	
In re	Debtor		<u> </u>	(If known)
			Chapter	Chapter 13
1. Purs	uant to 11 U.S.C. § 329(a) and	Fed. Bankr. P. 2016(b), I certify	N OF ATTORNEY For that I am the attorney for the aboretition in bankruptcy, or agreed to	ovenamed debtor(s) and that
rend		f of the debtor(s) in contemplat	tion of or in connection with the	
	to the filing of this statement I	•		\$350.00
	nce Due	Have roodivod		\$3,650.00
	source of the compensation pai	d to me was:		
2. 1110	Debtor	Other (specify)		
3. The	source of the compensation pai	d to me is:		
	<b>✓</b> Debtor	Other (specify)		
	have not agreed to share the al members and associates of my		with any other person unless the	y are
ш,		w firm. A copy of the agreemer	n a other person or persons who a nt, together with a list of the name	
			service for all aspects of the bank advice to the debtor in determining	
I	b. Preparation and filing of any	petition, schedules, statement	ts of affairs and plan which may b	pe required;
	c. Representation of the debto	r at the meeting of creditors an	d confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	r in adversary proceedings and	other contested bankruptcy matt	ters;
6. By a	greement with the debtor(s), the	above-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
			t or arrangement for payment to n	ne for representation of the
debtor(s) ii	n this bankruptcy proceedings.			
	4/11/2017 Date		/s/ Megan Holmes Signature of Attorney	
			0 11 5	
			Semrad Law Firm	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/4/2017	
Signed:		
/s/ Sime	eon Serino	100
		/s/ Megan Holmes
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Serino, Simeon	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	TRIX
Tr knowledge	ne above named Debtors hereby verify the	at the attached list of creditors is tr	rue and correct to the best of their
Date:	4/11/2017	/s/ Serino, Simeo Serino, Simeon Signature of Deb	

TURNER ACCEPTANCE CRP 4450 N WESTERN AVE CHICAGO, IL, 606252115

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

COMMONWEALTH FINANCIAL 245 Main St Scranton, PA, 18519

REGIONAL RECOVERY SERV PO BOX 3333 Munster, IN, 46321

OAC PO BOX 500 BARABOO, WI, 53913

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

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Debtor 1 Simeon First Name		Serino Last Name	Case number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do	16a. Are your debts primarily	consumer debts? Con	<i>nsumer debts</i> are defin	red in 11 U.S.C. § 101(8) as
you have?	"incurred by an individual ☐ No. Go to line 16b.	primarily for a persona	l, family, or household	purpose."
	Yes. Go to line 17.			
	16b. Are your debts primarily			
	money for a business or in No. Go to line 16c.	nvestment or through ti	he operation of the bu	siness or investment.
•	Yes. Go to line 17.		•	
** The state of th	16c. State the type of debts yo	u owe that are not cons	sumer debts or busine	ss debts.
17. Are you filing under Chapter 7?	No. I am not filing under Chap	pter 7. Go to line 18.		
Do you estimate that after any exempt	Yes. I am filing under Chapter expenses are paid that fu	7. Do you estimate that a unds will be available to d	fter any exempt property istribute to unsecured cr	y is excluded and administrative reditors?
property is excluded and administrative	☐ No.			
expenses are paid that funds will be available	Yes.			
for distribution to				
unsecured creditors?	*	494		
<sup>18</sup> How many creditors	1-49	1,000-5,000	Protection of the Control of the Con	25,001-50,000
do you estimate that you owe?	50-99 100-199	5,001-10,000 10,001-25,00	Janes -	50,001-100,000 More than 100,000
	200-999	10,001 20,00	L	I More triair 100,000
19. How much do you	\$0-\$50,000	\$1,000,001-\$	Total Control	] \$500,000,001-\$1 billion
estimate your assets	\$50,001-\$100,000	\$10,000,001		\$1,000,000,001-\$10 billion
to be worth?	\$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001- \$100,000.00	-\$100 million 1-\$500 million	3 \$10,000,000,001-\$50 billion More than \$50 billion
<sup>20</sup> . How much do you	<b>▽</b> \$0-\$50,000	☐ \$1,000,001-\$		\$500,000,001-\$1 billion
estimate your	\$50,001-\$100,000	\$10,000,001	Same Same	\$1,000,000,001-\$10 billion
liabilities to be?	\$100,001-\$500,000	\$50,000,001		\$10,000,000,001-\$50 billion
Cian Dalam	\$500,001-\$1 million	<b>5100,000,001</b>	1-\$500 million	More than \$50 billion
Part 7: Sign Below	I have examined this petition, an	ud I doctore under penel:	ty of parium, that the in	formation provided in three and
For you	correct.	a raeciale under penan	y or perjury that the in	Tormation provided is true and
				ole, under Chapter 7, 11,12, or 13
	of title 11, United States Code. I under Chapter 7.	understand the relief a	vallable under each ch	apter, and I choose to proceed
	If no attorney represents me and	l I did not pay or agree t	o pay someone who is	not an attorney to help me fill
	out this document, I have obtain			
	I request relief in accordance with I understand making a false state			
	connection with a bankruptcy ca both. 18 U.S.C. §§ 152, 1341, 18	ase can result in fines up		
	× (4/5)===== Society		×	· ·
	/s/ Simeon Serino Signature of Debtor 1	The state of the s	Signature of Debtor	r 2
•	Executed on 4/4/2017		Executed on	
Properties and the second	MM / DD /	/ YYYY		MM / DD / YYYY

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Fill in this info	rmation to identify your ca	ase:			
Debtor 1	Simeon		Serino		
	First Name	Middle Name	Last Name	<del></del>	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
O((, , )	F 400D			Che	ck if this is a
Official	Form 106De	C ·			nded filing
Declarat	ion About on I	 Individual Debte	aria Cabadulaa		
	······································				12/1
If two married	people are filing togethe	er, both are equally respon	sible for supplying correct	information.	
You must file t	his form whenever you fil	le bankruptcy schedules o	r amended schedules. Ma	king a false statement, concealing property, or obt	tainina
money or prop	erty by fraud in connecti	on with a bankruptcy case	can result in fines up to	250,000, or imprisonment for up to 20 years, or bo	th. 18
U.S.C. §§ 152,	1341, 1519, and 3571.				
Part 1: Sign	n Below				
Colored Association of the Colored Col					<del></del>
Did you p	ay or agree to pay somed	one who is NOT an attorne	y to help you fill out bank	uptcy forms?	
I <b>⊘</b> I No					
Ľ	Name a la fila con a co				
L Yes.	Name of person		Attach Bankruptcy Pe Signature (Official Fo.	tition Preparer's Notice, Declaration, and	
-		4	olgrature (Ombiai 1 o.	m 119j.	
Under per	nalty of periury. I declare	that I have read the sumn	nary and schedules filed w	ith this declaration and	
that they	are true and correct.	The state of the s	.a., and concurred lifet w	in the decidiation and	
V /-/ 05			44		
🗶 /s/ Simed	on Serino ,	and the state of t	*		

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 4/4/2017

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Debtor 1			Serino	Case number (if known)
**************************************	First Name	Middle Name	Last Name	The Art of the State of the Art o
28. Wit	thin 2 years before yeditors, or other par	you filed for bankruptcy, did y ties.	ou give a financial stater	ment to anyone about your business? Include all financial institutions,
	Yes. Fill in the deta	ails below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		<u>·</u>	
	City	State Zip Code	<del></del>	
	,	Lip code		
true a bar	nkruptcy case can r	esult in fines up to \$250,000,	atement, concealing prop or imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatui	re of Debtor 1		Signature of Debtor 2
	Date 4	/4/2017		Date
Did y	ou attach additiona	I pages to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
<b>☑</b> ▷	No 'es			
Did y	ou pay or agree to p	pay someone who is not an at	torney to help you fill out	bankruptoy forms?
******	10			
口,	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Deb	tor 1 Simeon First Name	Middle Name	Serino Last Name	Case number (if known)	
16.	Calculate the median t	family income that applies to	CONTRACTOR OF THE PROPERTY OF	The state of the s	and the second s
	16a. Fill in the state in w		Illinois		
	16b. Fill in the number o	f people in your household.	2		
		mily income for your state and s	ize of		\$66,487.00
	household using the link speci	fied in the separate instructions f	To find a	a list of applicable median income amounts, go online / also be available at the bankruptcy clerk's office.	
17.	How do the lines comp		or this form. This list ma	y also be available at the bankruptcy clerk's office,	
	17a. Line 15b is less under 11 U.S.C	s than or equal to line 16c. On th C. <i>§ 1325(b)(3)</i> . <b>Go to Part 3.</b> D	e top of page 1 of this fo o NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> .(Official Form 122C-2).	
	U.S.C. § 1325(	re than line 16c. On the top of p (b)(3). <b>Go to Part 3 and fill out</b> ir current monthly income from li	Calculation of Disposa	k box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
Part		ommitment Period Under		4)	
18.		monthly income from line 11			\$1,944.29
19.	Deduct the marital adju commitment period under	ustment if it applies. If you are or 11 U.S.C. § 1325(b)(4) allows	married, your spouse is i you to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustn	nent does not apply, fill in 0 on 1	ne 19a.		-\$0.00
	19b. Subtract line 19a f	from line 18.			\$1,944.29
20.	Calculate your current	monthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$1,944.29
	Multiply by 12 (the r	number of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the year	r for this part of the form	•	\$23,331.48
	20c. Copy the median far	mily income for your state and si	ze of household from line	9 16c.	\$66,487.00
21.	How do the lines compa	re?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise order s 3 years. Go to Part 4.	ed by the court, on the to	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box	4
Part 4	Sign Below				:
	By signing here, I dec	lare under penalty of perjury that	the information on this s	statement and in any attachments is true and correct.	
				and concol.	
	🗶 /s/ Simeon Ser	rino X	<b>×</b>		
	Signature of Debt	or 1	Sig	nature of Debtor 2	
	Date 4/6/2017 MM/DD/YY	<del>~</del>	Da	te	
	If you checked 17a, do If you checked 17b, finabove.	o NOT fill out or file Form 122C- Il out Form 122C-2 and file it wit	2. h this form. On line 39 o	f that form, copy your current monthly income from line	14

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

ли ге.	Serino, Simeon	
	Debtor(s)	Case No.
		Chapter. Chapter13
		VERIFICATION OF CREDITOR MATRIX
Ţł knowledge	ne above named Debtors he a.	reby verify that the attached list of creditors is true and correct to the best of their
Date:	4/4/2017	/s/ Serino, Simeon Serino, Simeon Signature of Debtor